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OCT 15 2012

UTAH STATE  
INSURANCE DEPT.

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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

<p><b>COMPLAINANT:</b></p> <p>UTAH INSURANCE DEPARTMENT</p> <p><b>RESPONDENT:</b></p> <p>NEVADA PACIFIC INSURANCE SERVICES, INC. 2725 E. Desert Inn Road, Suite 100 Las Vegas, NV 89121 License No. 249875</p>	<p><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2012-153 LC</p> <p>Enf. Case No. 3208</p>
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**STIPULATION**

1. Respondent, Nevada Pacific Insurance Services, Inc. is a non-resident licensed insurance producer in the State of Utah, holding License No. 249875.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
  - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
  - b. Respondent admits the Findings of Fact and Conclusions made therefrom;

- c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and
- d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 11<sup>TH</sup> day of OCTOBER, 2012.

  
NEVADA PACIFIC INSURANCE SERVICES, INC.  
Roberto Lozano, General Manager

  
UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. On February 1, 2012, the State of Nevada took administrative action against the Respondent regarding licensing as a managing general agent.
2. Respondent did not report the action to the Department within 30 days of the final disposition.
3. On June 28, 2012, a Market Conduct Division examiner sent a letter to the Respondent advising Respondent that the Department was aware of the Nevada action and requesting that it provide a written statement detailing the action along with supporting documentation regarding the action.
5. On July 16, 2012, Respondent's General Manager, Mr. Roberto Lozano, sent a letter of explanation and the supporting documents regarding the Nevada action to the examiner.
6. Respondent agreed to an administrative forfeiture in the amount of \$500.00.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

**CONCLUSIONS OF LAW**

1. By failing to notify the Department of the administrative action taken in Nevada against its license within 30 day of the final disposition Respondent violated Section 31A-23a-105.
2. An administrative forfeiture in the amount of \$500.00 is appropriate under the

circumstances.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

**IT IS HEREBY ORDERED:**

1. An administrative forfeiture in the amount of \$500.00 is hereby assessed against Respondent Nevada Pacific Insurance Services, Inc.. The forfeiture shall be paid to the Commissioner within thirty days of issuance of this Order.

DATED this 16<sup>th</sup> day of October, 2012.

NEAL T. GOOCH  
Insurance Commissioner



MARK E. KLEINFELD  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone: (801) 538-3800

**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the

suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CERTIFICATE OF MAILING

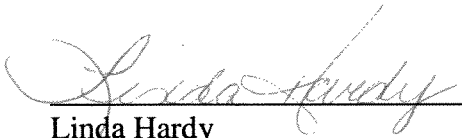
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Nevada Pacific Insurance Services  
Attn: J. Owens  
2725 E Desert Inn Road, Suite 100  
Las Vegas, NV 89121

DATED this 17<sup>th</sup> day October, 2012



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Linda Hardy  
Market Conduct  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901  
801-538-3860

**UTAH  
Invoice**

Printed Date: October 17, 2012

Invoice Date: October 15, 2012  
Balance Due: \$0.00  
Due Date: November 19, 2012  
Invoice ID: 602665

NEVADA PACIFIC INS SERVICES INC  
2725 EAST DESERT INN ROAD STE 100  
LAS VEGAS NV 89121

<b>Item Description</b>	<b>Amount</b>
Monetary Penalty Agency	\$500.00
<b>Original Amount Due</b>	<u>\$500.00</u>
<b>Payments Received</b>	
10/15/2012 Check	\$500.00
<b>Balance Due</b>	<u>\$0.00</u>

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**UTAH  
Invoice**

Printed Date: October 17, 2012

Invoice Date: October 15, 2012  
Balance Due: \$0.00  
Due Date: November 19, 2012  
Invoice ID: 602665

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901